

## A. SETTLEMENT STATEMENT

U.S. Department of Housing  
and Urban Development

OMB No. 2502-0265

<b>B. Type of Loan</b>		6. File Number		7. Loan Number		8. Mortgage Insurance Case Number	
1. PHA 2. FHA 3. Conventional 4. VA 5. Other		NOOR5819					
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (P.O.C.) were paid outside the closing; they are shown here for information purposes and are not included in the totals.							
D. Name and Address of Borrower William Jackson  825 N. Charles Street Baltimore, Maryland 21201		E. Name and Address of Seller John H. Witnick, Substitute Trustee  201 N. Charles Street, Suite 1212 Baltimore, Maryland 21201		F. Name and Address of Lender			
G. Property Location  5819 Moore's Run Court Baltimore, Maryland 21206		H. Settlement Agent Infinity Title Company  Place of Settlement 825 N. Charles Street Baltimore, MD 21201				I. Settlement Date  04/23/03	
<b>J. SUMMARY OF BORROWER'S TRANSACTION:</b>				<b>K. SUMMARY OF SELLER'S TRANSACTION:</b>			
100. Gross Amount Due From Borrower				400. Gross Amount Due To Seller			
101. Contract sales price 47,000.00				401. Contract sales price 47,000.00			
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400) 3,395.47				403.			
104.				404.			
105. 10% Interest (11/12-4/23) 1,874.50				405. 10% Interest (11/12-4/23) 1,874.50			
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance			
106. City/town taxes to				406. City/town taxes to			
107. County taxes to				407. County taxes to			
108. Assessments to				408. Assessments to			
109.				409.			
110.				410.			
111.				411.			
112.				412.			
120. GROSS AMOUNT DUE FROM BORROWER 52,179.97				420. GROSS AMOUNT DUE TO SELLER 48,874.50			
200. Amounts Paid By or in Behalf of Borrower				600. Reductions in Amount Due To Seller			
201. Deposit or earnest money 5,000.00				601. Excess Deposit (see instructions) 5,000.00			
202. Principal amount of new loan(s)				602. Settlement charges to seller (line 1400) 895.44			
203. Existing loan(s) taken subject to				603. Existing loan(s) taken subject to			
204.				604. Payoff of first mortgage loan			
205.				605. Payoff of second mortgage loan			
206. 02/03 Tax Adj (7/1-11/12) 586.92				606. 02/03 Tax Adj (7/1-11/12) 586.92			
207. GR Adj (7/16-11/12) 36.00				607. GR Adj (7/16-11/12) 36.00			
208.				608.			
209.				609.			
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller			
210. City/town taxes to				610. City/town taxes to			
211. County taxes to				611. County taxes to			
212. Assessments to				612. Assessments to			
213.				613.			
214.				614.			
215.				615.			
216.				616.			
217.				617.			
218.				618.			
219.				619.			
220. TOTAL PAID BY/FOR BORROWER 5,622.92				620. TOTAL REDUCTION AMOUNT DUE SELLER 6,518.36			
300. Cash At Settlement From or To Borrower				800. Cash At Settlement To or From Seller			
301. Gross amount due from borrower (line 120) 52,179.97				801. Gross amount due to seller (line 420) 48,874.50			
302. Less amounts paid for borrower (line 220) 5,622.92				802. Less reduction amount due seller (line 620) 6,518.36			
303. CASH FROM BORROWER 46,557.05				803. CASH TO SELLER 42,356.14			

**DISCLOSURE FOR THE SELLER STATEMENT:** The information contained herein is important for information and is being furnished to the Internal Revenue Service. If you are required to file a return, a refundable penalty or other sanction will be imposed on you if the item is required to be reported and the IRS determines that it has not been reported. See Circular 230, Part 101, published on Line 401 above, for the Circular 230, Part 101, published on Line 401 above, for the Circular 230, Part 101, published on Line 401 above.

**SELLER'S RESPONSIBILITIES:** If this sale is your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252, and/or Schedule D (Form 1040).

You are required by law to provide Infinity Title Company (022008670) with your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

TX: \_\_\_\_\_ SELLER SIGNATURE \_\_\_\_\_

EXHIBIT

11 A 11

SETTLEMENT CHARGES:		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$	0		
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
704.			
<b>800. ITEMS PAYABLE IN CONNECTION WITH LOAN</b>			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee	to		
804. Credit Report	to		
805. Lender's Inspection Fee	to		
806. Flood Certification Fee	to		
807. Underwriting Fee	to		
808.			
809.			
810.			
811.			
812.			
813.			
814.			
815.			
<b>900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE</b>			
901. Interest from	to @ \$ /day		
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	yr to		
904.			
905.			
<b>1000. RESERVES DEPOSITED WITH LENDER FOR</b>			
1001. Hazard Insurance	mo. @ \$ /mo.		
1002. Mortgage Insurance	mo. @ \$ /mo.		
1003. City property taxes	mo. @ \$ /mo.		
1004. County property taxes	mo. @ \$ /mo.		
1005. Annual Assessments	mo. @ \$ /mo.		
1006.	mo. @ \$ /mo.		
1007.	mo. @ \$ /mo.		
1008.	mo. @ \$ /mo.		
<b>1100. TITLE CHARGES</b>			
1101. Settlement or closing fee	to		
1102. Abstract or title search	to David Dubin	150.00	
1103. Title examination	to		
1104. Title insurance binder	to		
1105. Document preparation	to		
1106. Notary fees	to		
1107. Attorney's fees	to		
(includes above items No: )			
1108. Title insurance	to		
(includes above items No: )			
1109. Lender's coverage \$			
1110. Owner's coverage \$			
1111. Lien Sheet	Infinity Title Company	25.00	
1112. Hand Recording	Infinity Title Company	35.00	
1119. Open Water	Director of Finance		71.44
<b>1200. GOVERNMENT RECORDING AND TRANSFER CHARGES</b>			
1201. Recording fee	Deed \$ 234.00 page \$ ; Release \$	25.00	
1202. City/county/stamps	Deed \$ 258.45 page \$	258.50	
1203. State tax/stamps	Deed \$ 234.40 page \$	235.00	
1204. City Transfer Tax		705.00	
1205.			
<b>1300. ADDITIONAL SETTLEMENT CHARGES</b>			
1301. Survey	to		
1302. Pest inspection	to		
1303. Open H2O	Director of Finance	38.42	
1304. 02/03 Taxes	Director of Finance	1,783.55	
1305. 3yr GR plus Legal Fees	Infinity Title Judgment Escrow Account		824.00
1306. Courier	Infinity Title Company	50.00	
1307.			
1308.			
<b>TOTAL SETTLEMENT CHARGES</b> (enter on lines 103 and 602, Sections J and K)		3,305.47	895.44

I have carefully examined the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made in connection with the above-captioned transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Buyer/Borrower: John H. Martin, Substitute Trustee Seller: \_\_\_\_\_  
 Buyer/Borrower: \_\_\_\_\_ Seller: \_\_\_\_\_  
 Infinity Title Company: \_\_\_\_\_ Settlement Agent: \_\_\_\_\_ Date: \_\_\_\_\_



# EXPRESS REAL ESTATE AUCTION SERVICES

*"Your First Alternative not Your Last Resort"*

Client Name: Law Offices of Mitnick & Mitnick  
201 N Charles St., Ste. 1212  
Baltimore, Maryland 21201-4116  
410-539-2360 (P)  
410-783-4690 (F)

File #:	MITNK-0001	Property:	5819 Moore's Run Court
Statement Date:	11/12/2002		Baltimore, MD 21206
Statement #:	7617	Sale Date:	11/12/2002

Ad Run Date:	Publication Name:	Cost of Advertising:
--------------	-------------------	----------------------

10/25, 11/1, 11/8/02	Daily Record	\$	937.29
11/3, 11/10/02	Baltimore Sun Auction Section	\$	918.54
N/A	Ad Typesetting (fee waived)	\$	-
N/A	Internet Property Page (fee waived)	\$	-
N/A	Email Distribution (fee waived)	\$	-
	Total Cost of Advertising	\$	1,800.00
	Auctioneer's/Cancellation Fee	\$	1,660.00
	Total Cost for Foreclosure	\$	3,460.00

Total Deposit Received:	\$	5,000.00
Total Due to Express Auctions:	\$	3,460.00
Total Due to Mitnick & Mitnick:	\$	1,540.00

Notes: The Auctioneer has received a commission or discount of \$234.32 on the advertising for the sale in consideration of advertising, payment and collection services.

*Thank You for your Business!*

410-821-5900  
410-821-8730 FAX  
222 BOSLEY AVE, SUITE A4  
TOWSON, MD 21204  
www.expressauction.com

**EXHIBIT**

"B"



**EXPRESS REAL ESTATE AUCTION SERVICE**

*"Your first alternative not your last resort"*

November 12, 2002

Law Offices of Mitnick and Mitnick,  
201 N. Charles St., Ste. 1212

Baltimore, MD 21201-4116

**Report of Sale**

Dear Sir:

Sold: **5819 Moore's Run Court  
Baltimore, MD 21206**

To: **Bill Dackman and/or Assignees**

Amount: **\$47,000.00**

Ground Rent: **\$108.00**

Deposit: **\$5,000.00**

Very Truly Yours,

Express Auction Services, Inc.

---

410-821-5900  
410-821-8730 FAX  
222 BOSLEY AVE, SUITE A4  
TOWSON, MD 21204

**EXHIBIT**

"C"

EMS AUCTION  
222 BOSLEY AVENUE SUITE A5  
BALTIMORE, MD 21201

7-153/529 MD  
8088

11/13/2002

PAY TO THE  
ORDER OF

Law Offices of Minick and Minick

\$ 1,494.17

One Thousand Four Hundred Eighty Four and 17/100 DOLLARS

Law Offices of Minick and Minick  
201 N Charles St, Ste 1212  
Baltimore, MD 21201-4116

5819 Moore's Run Ct, Balt, MD (11/12/02)

MEMO

⑈001202⑈ ⑆052001633⑆ 003933287997⑈



<b>MITNICK &amp; MITNICK ATTORNEYS</b> <b>ESCROW ACCOUNT</b> 201 N. CHARLES ST. SUITE 1212 BALTIMORE, MD 21201		34472 10-99
PAY TO THE ORDER OF U.S. Small Business Administration \$ 55.83	DATE 5/9/03	7-183/03 MD 2386
Fifty-five and $\frac{83}{100}$ DOLLARS		
<b>Bank of America</b> ACH REF 0520016331	SBA us Center 5819 Moores Run Ct. FOR	[Signature] #034472# :0520016331: 002007012362#

**EXHIBIT**  
 "D-2"

\$25.00

CERTIFICATE NUMBER

0316473

MAYOR AND CITY COUNCIL OF BALTIMORE  
BUREAU OF TREASURY MANAGEMENT  
COLLECTION DIVISION  
LIEN SECTION  
200 HOLLIDAY STREET  
BALTIMORE, MARYLAND 21202

This certificate VOID  
45 days from issue date.

Issue Date - Void Date

03/30/03 05/14/03



Application, now on file in this bureau, has been made for a search of the tax lien record for all charges constituting municipal liens upon the assessed property. The amounts shown are inclusive of interest and penalty to date of this certificate. W/S/H/L - 26-44-6072E-069 -(1)  
Address: 5819 MOORES RUN CT

REAL PROPERTY

02/03 OPEN AMT PD 00 AMT DUE 1,750.29  
04 SUBJECT TO TAX SALE COST, CALL 410-396-3987

METERED WATER

ACCT # 06277728009 READING DATE 01/17/03 AMT. \$ 109.86

PERTINENT INFORMATION

NO VIOLATION REPORT REQUESTED

Important note as to Bankruptcy and or Tax Sale redemption figures. Only written payoff figures will be honored. Figures quoted over the phone are not binding. If you need an official payoff for either pre-petition Bankruptcy or Tax Sale you must fax a copy of the Lien Certificate to the Delinquent Accounts Section at 410-837-8894 and provide a fax number for a response.

All of which is hereby affirmed and approved.

*Thomas F. Gunkel*

Lien Section Supervisor

EXHIBIT

"E"

This Lien Certificate is issued pursuant to Article VII, Section 10, of the Baltimore City Charter (1904 version which reads, in part as follows: The Department shall maintain at all times a book or books, to be known as the tax lien record. For the purpose of recording tax liens and all other municipal liens...after a lien shall have been recorded in the tax lien record, it shall remain a lien until paid.

This enumeration of charges and assessments not herein enumerated and which may have been or may hereafter be authorized and imposed, all of which shall be liens from the time of their imposition, provided, that no then existing charge shall be a lien against any property after the issuance of a Lien Certificate respecting such property unless such charge be SHOWN ON SUCH LIEN CERTIFICATE.





304439-11-11 Document 9-2 Filed 05/21/12

**MAYOR AND CITY COUNCIL - BALTIMORE**  
**REAL PROPERTY TAX LEVY**  
**JULY 1, 2002 TO JUNE 30, 2003**

NO 838 008  
BUREAU OF TREASURY MANAGEMENT

COLLECTION DIVISION  
250 HOLLIDAY STREET  
BALTIMORE, MD 21202

**TELEPHONE INQUIRIES:**

BELLINO 410-296-2947

IVR REFERENCE 0260720506900

STATE DEPARTMENT OF ASSESSMENTS  
STATE HOMEOWNER CREDIT

Q30326      DUPLICATE

PROPERTY IDENTIFIER			
WD	SECTION	BLOCK	LOT
28	440	6072E	069

LOT DIMENSIONS  
18X114-5  
PRINCIPAL RESIDENCE

CANTER, JEAN M  
5819 MOORES RUN CT  
BALTIMORE MD 21206-3742

CONSTANT YIELD \$2.327 DIFFERENCE

**ASSESSED PROPERTY:**  
5819 MOORES RUN CT

**CURRENT YEAR TAXABLE  
ASSESSMENT DATA**

LAND	14,000
IMPROVEMENT	52,870
TOTAL	66,870

TAX DESCRIPTION	ASSESSMENT	RATE	TAX
STATE TAX	66,936	\$ .0840	56.38
CITY TAX	66,936	\$2.3280	1,554.89
TOTAL TAX			1,611.27
TAX SALE CHARGE			10.71
SEMI-ANNUAL SERVICE CHARGE			8.51
NET TAX AMOUNT			1,630.49

### SEMIANNUAL PAYMENT SCHEDULE

1ST INSTALLMENT	
<u>IF PAID BY</u>	<u>PAY THIS AMOUNT</u>
FLAT CHG	786.20
03/31/03	889.98

2ND INSTALLMENT		
<u>IF PAID BY</u>	<u>SERV. CHARGE</u>	<u>PAY THIS AMOUNT</u>
03/31/03	55.40	\$61.31

SERVICE FEE RATE FOR SEMIANNUAL IS: 1.0700% FEE: 8.51

### ANNUAL PAYMENT SCHEDULE

IF PAID BY      DISCOUNT & PEN      PAY THIS AMOUNT

JULY 1, 2002 TO JUNE 30, 2003  
PROPERTY IDENTIFIER  
WD SECTION BLOCK LOT  
28 440 6072E 069

RETURN THIS PART WITH YOUR PAYMENT  
MAYOR AND CITY COUNCIL - BALTIMORE  
REAL PROPERTY TAX LEVY

MAKE CHECK PAYABLE TO  
DIRECTOR OF FINANCE - BALTIMORE

030326 DUPLICATE

SEMIANNUAL PAYMENT	ANNUAL PAYMENT
1,750.29	

5819 MOORES RUN CT

PLEASE INDICATE AMOUNT BEING PAID  
DUE NO LATER THAN 03/31/03

**AMOUNT PAID**

CITY OF BALTIMORE  
COLLECTION DIVISION  
PO BOX 17535  
BALTIMORE, MD 21297-1535

**EXHIBIT**

"F"

**MAKE NO MARKS BELOW THIS LINE**

20000001786540000000000000200220031072E069 000000000000000100031000030





Security enhanced document. See back for details.

34438

MITNICK & MITNICK ATTORNEYS  
ESCROW ACCOUNT  
201 N. CHARLES ST. SUITE 1212  
BALTIMORE, MD 21201

10-88

DATE 4/28/03

7-183/520 MD  
2305

PAY TO THE ORDER OF U.S. Small Business Administration \$ 42,356.14

Forty-two thousand, three hundred fifty-six and  $\frac{14}{100}$  DOLLARS

Bank of America.

ACH RPT 082001833

FOR 5819 Moores Run Ct. Joe A. Mitnick

⑈034438⑈ ⑆052001633⑆ 002007012362⑈

EXHIBIT

"H"

MITNICK & MITNICK  
ATTORNEYS AT LAW  
SUITE 1212  
201 NORTH CHARLES STREET  
BALTIMORE, MARYLAND 21201

JACOB J.H. MITNICK (1920 - 1925)  
LOUIS MITNICK (1921 - 1961)  
MARTIN ALAN MITNICK (OF COUNSEL)  
JOHN H. MITNICK

TELEPHONE  
(410) 538-2300  
FAX (410) 783-4000

May 2, 2003

Small Business Administration  
Attn: Ashley Hou, Esq.  
City Crescent Building, 6<sup>th</sup> Floor  
10 S. Howard Street  
Baltimore, Maryland 21201

To professional services rendered in foreclosure  
sale of 5819 Moore's Run Court, USA vs. Jean  
Canter, itemized as follows

9/21/02	Review of foreclosure papers	1/4 hour
9/24/02	Conversation with Madeline Gaydos re requirements	1/4 hour
9/24/02	Conversation with auctioneer about sale procedure	1/4 hour
9/27/02	Review legal ads with Gaydos	1/4 hour
10/4/02	Title update for SBA, checked records, judgments, etc	1/4 hour
10/4/02	Preparation of title update letter to SBA	1/4 hour
11/12/02	Attended foreclosure sale and advice at sale	1 1/4 hours
11/13/02	Letter to Ashley Hou	1/4 hour
12/10/02	Review of docs	1/4 hour
2/27/03	Review of Ashley Hou papers re settlement	1/4 hour
3/27/03	Review of letter	1/4 hour
4/18/03	Conversation with Jay Dack- man, Buyer's attorney re title issues	1/4 hour
4/23/03	Review of HUD-1 statement	1/4 hour
4/25/03	Changes to deed	1/4 hour
4/28/03	Mail out signed deed, etc.	1/4 hour
5/2/03	Mail deposit check to SBA, Sign final report	1/4 hour
	Total	5.75 hours

5.75 hours @ \$175.00/hour = \$1006.25, however, agreement limits fee to  
\$1000.00, so final fee is

\$1000.00

Please make check to Mitnick & Mitnick

EXHIBIT

71"

**PLEASE RETURN TO:**  
INFINITY TITLE COMPANY  
825 NORTH CHARLES STREET  
BALTO, MD 21201

**THIS DEED**, made this 23<sup>rd</sup> day of April, in the year  
**two thousand three**, by and between **John H. Mitnick, Substitute Trustee**,  
party of the first part, hereinafter referred to as Grantor and **Bill Dackman, aka William**  
**Dackman**, party of the second part, hereinafter referred to as Grantee.

WHEREAS, by virtue of a Deed of Appointment of Substitute Trustee recorded among  
the Land Records of Baltimore City, Maryland in Liber 2722 folio 195, the party of the first part  
was appointed Substitute Trustee to make sale of the hereinafter described property;

WHEREAS, default having occurred under the terms of a certain Deed of Trust from  
Small Business Administration, An agency of the United States Government, dated May 16,  
1977 and recorded among the Land Records of Baltimore City, Maryland in Liber 3474 folio  
373, said Substitute Trustee, in exercise of the power of sale conferred by said Deed of Trust, and  
pursuant to foreclosure proceedings filed in the United States District Court for the District of  
Maryland (Baltimore Division) as Civil No. JFM 02 CV 3044, after having given prior notice of  
the time, place and terms of sale by advertisement, at a public auction sale held at the premises  
on November 12, 2002, did sell the aforesaid leasehold property described in said Deed of Trust,  
for the sum **Forty Seven Thousand Dollars (\$47,000.00)**, thus described:

**See Attached Exhibit A**

WHEREAS, the aforesaid public sale has been duly reported to, and ratified and  
confirmed by the said U.S. District Court for Maryland and the purchase money aforesaid has  
been fully paid and satisfied to the said Substitute Trustee, he is authorized by said Decree to  
execute these presents.

W. P. Smith/Attorney-in-Fact/Foreclosure Deed

**EXHIBIT**

**"J"**

NOW THIS DEED WITNESSETH, that the said party of the first part, Substitute Trustee, as aforesaid, for and in consideration of the premises, and of the sum of **Forty Seven Thousand Dollars (\$47,000.00)**, paid by the said Grantee at and before the sealing and delivery of these presents the receipt of which is hereby acknowledged, does grant unto the said Grantee, its successors, personal representatives and assigns.

TO HAVE AND TO HOLD the aforesaid leasehold property, with its appurtenances, unto the said Grantee, its successors, personal representatives and assigns, for all the residue and remainder of the term of years yet to come, and unexpired therein, with the benefit of renewal thereof from time to time forever, subject, however, to the payment of the annual ground rent of **\$108.00**.

WITNESS the hand and seal of the said Substitute Trustee, party of the first part.

WITNESS:

Frances H. Mitnick

John H. Mitnick, Substitute Trustee

John H. Mitnick, Substitute Trustee (SEAL)

STATE OF MARYLAND, Baltimore City, to wit:

I HEREBY CERTIFY, that on this 23<sup>rd</sup> day of April in the year two thousand three, before me, the subscribed, a Notary Public of the State aforesaid, personally appeared John H. Mitnick, Substitute Trustee, grantor herein, and acknowledged the foregoing deed to be his act.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires:

10/29/06

Frances H. Mitnick

Notary Public



This is to certify that the within instrument was prepared under the supervision of an undersigned Maryland attorney.

Notary Public/Foreclosure Deed

---

**Jay A. Deckman**

**Exhibit D**

**EXHIBIT A**

BEING known and designated as Lot No. 10, Block KK, as shown on the Subdivision Plat Cedonia, Section IV, which Plat is recorded among the Land Records of Baltimore City in Plat Book J.F.C. No. 1304. The improvements thereon being known as No. 5819 Moores Run Court.

BEING the same lot of ground which by deed dated April 21, 1965 and recorded among the Land Records of Baltimore City in Liber J.F.C. No. 1872, folio 159 was granted and conveyed by Edward L. Gross and Mary Elizabeth Gross, to Nils A. Canter and Jean M. Canter.

See also U.S. District Court Case No.: JFM-02CV3044.